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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In re:	Ridley, Yvette		§	Case No. 04 B 33225					
	Debtor		§ §						
	Debtor		§						
	CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT								
	Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the								
г	administration of	of the estate pursuant to 11 U.	S.C. § 1302(b)(1). The trustee declares as follows:					
	1) T	The case was filed on 09/08/20	004.						
	2) T	The plan was confirmed on 11/	/01/2004.						
(3) T on 02/28/2005.	The plan was modified by orde	er after confii	rmation pursuant to 11 U.S.C. § 1329					
I	4) T olan on (NA).	The trustee filed action to reme	edy default b	y the debtor in performance under the					
	5) T	The case was completed on 03	/02/2009.						
	6) N	Number of months from filing	or conversio	n to last payment: 54.					
	7) N								
	8) T	Cotal value of assets abandone	d by court or	der: (NA).					

10) Amount of unsecured claims discharged without full payment: \$5,302.17.

11) All checks distributed by the trustee relating to this case have cleared the bank.

9) Total value of assets exempted: \$3,500.00.

Receipts:

Total paid by or on behalf of the debtor \$9,475.00

Less amount refunded to debtor \$0

NET RECEIPTS: \$9,475.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,000.00

Court Costs \$0

Trustee Expenses & Compensation \$490.02

Other \$0

TOTAL EXPENSES OF ADMINISTRATION:

\$1,490.02

Attorney fees paid and disclosed by debtor

NA

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$1,140.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,222.14	\$1,231.92	\$1,231.92	\$1,213.79	\$0
Household	Unsecured	\$6,471.23	NA	NA	\$0	\$0
Illinois Student Assistance Commiss	si Unsecured	NA	\$62,359.04	\$62,359.04	\$1,269.34	\$0
Resurgent Capital Services	Unsecured	\$1,997.91	\$2,120.22	\$2,120.22	\$2,089.01	\$0
RoundUp Funding LLC	Unsecured	\$398.42	\$469.95	\$469.95	\$463.04	\$0
Specialized Management Consultan	ts Unsecured	\$390.52	\$916.37	\$916.37	\$902.89	\$0
TCF Bank	Unsecured	\$2,077.46	\$2,077.46	\$2,077.46	\$2,046.91	\$0

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$0	\$0	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$69,174.96	\$7,984.98	\$0

<u>Disbursements:</u>					
Expenses of Administration	\$1,490.02				
Disbursements to Creditors	\$7,984.98				
TOTAL DISBURSEMENTS:		\$9,475.00			

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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 12, 2009

By: _/s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.